

**Hearing Date And Time: February 24, 2009 at 10:00 a.m. (prevailing Eastern time)**  
**Objection Deadline: February 17, 2009 at 4:00 p.m. (prevailing Eastern time)**

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Salaried Retiree of Delphi Corporation  
Debtors and Debtors-in-Possession

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

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In re : Chapter 11  
DELPHI CORPORATION, et al., Case No. 05-44481 (RDD)  
Debtors. : (Jointly Administered)

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LETTER TO CONTEST DELPHI'S MOTION FOR ORDER UNDER 11 U.S.C. §§ 105, 363(b)(1), AND 1108 CONFIRMING DEBTORS' AUTHORITY TO TERMINATE EMPLOYER-PAID POSTRETIREMENT HEALTH CARE BENEFITS AND EMPLOYER-PAID POST-RETIREMENT LIFE INSURANCE BENEFITS FOR CERTAIN (A) SALARIED EMPLOYEES AND (B) RETIREES AND THEIR SURVIVING SPOUSES ("SALARIED OPEB TERMINATION MOTION")

**PRELIMINARY STATEMENT**

I am a Delphi Retiree. I began my career with GM in 1973. As I considered retirement a year ago, my wife and I sat down to see what our expenses were and if we could cut out things in order to live on my pension. We managed to pare our expenses down to a point that living on my pension was going to be possible. In the end I had no choice but to retire because

my job was eliminated. We never expected to have our health care dropped. Now we, like so many other retirees, are faced with a major life-altering change to our retirement.

I am contesting this motion for the following reasons:

- 1) The obligation Delphi has to provide health care coverage for retirees is time limited. Coverage for retirees is stopped when they reach age 65. And, retirees hired after 1992 do not receive health care coverage in retirement.
- 2) People hired after December 31, 1992 knew they would not receive health care coverage in retirement when they hired in so they have had time to plan for health care in retirement. People such as myself who were hired in the 60's, 70's or 80's were told by the company that we would receive health care coverage in retirement and now have no time to plan for providing ourselves and families with health care coverage after retirement. People, such as myself, who have already retired are in an even worse situation. It will cost some of us more than a third of their fixed income to continue our coverage.
- 3) The motion made by Delphi is for permanent elimination of health care benefits for salaried people who were promised this coverage when they retire. When the company recovers and the executives are receiving bonuses, it makes sense to me that the company would honor its commitment to provide health care coverage to the salaried employees who were promised coverage.

SUMMARY

I am a salaried retiree who hired into the company under GM and dedicated 34 years of my working career to making GM and then Delphi the best company I could. I stayed with GM and Delphi, even during the hard times, because of the security they offered their retirees. Now I feel that they have abandoned us.

I understand the extraordinary difficult economic times that the company, as well as the automotive industry faces. Sacrifices are being made now and more will be necessary. If health care coverage for retirees needs to be temporarily modified to help ensure the company's survival, then that is what we need to do. For example, co-pays, deductibles and/or premiums could be temporarily raised. However, I believe the permanent elimination of health care coverage for salaried retirees that were promised this coverage is not justified.

I appreciate the court taking the time to consider my argument and respectfully ask that you not approve Delphi's motion to terminate health coverage for salaried employees that are counting on that coverage.

Dated: Davison, Michigan  
February 13, 2009

David A. Palma

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